

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Silas Daniel Elkins  
Staci Marie Elkins  
Debtors

Case No. 19-02824-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: LyndseyPr  
Form ID: ntcnfhr

Page 1 of 2  
Total Noticed: 47

Date Rcvd: Aug 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2019.

db/jdb  
5232102 +Silas Daniel Elkins, Staci Marie Elkins, 12 Locust Street, Stewartstown, PA 17363-4025  
American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
5217065 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
5217074 +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
5217067 +Capl/Justice, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258,  
Salt Lake City, UT 84130-0258  
5217072 Capital One, N.A., PO Box 71087, Charlotte, NC 28272-1087  
5217075 +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
5217077 +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034,  
St Louis, MO 63179-0034  
5217078 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
St Louis, MO 63179-0034  
5217079 +Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077  
5217083 +Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
5217091 +JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369  
5224633 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
Boca Raton, FL 33487-2853  
5217097 +One Main, 1500 N George Street, Ste 5, York, PA 17404-2050  
5217106 +Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475  
5217107 +Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335  
5217108 Wellspan Health, PO Box 742688, Cincinnati, OH 45274-2688

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
+E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 19 2019 19:44:03  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5217064 +E-mail/Text: ally@ebn.phinsolutions.com Aug 19 2019 19:35:29 Ally Financial,  
10909 McCormick Road, Hunt Valley, MD 21031-1401  
5217066 +E-mail/Text: bk@avant.com Aug 19 2019 19:36:17 Avant, 222 N. Lasalle Street, Suite 1700,  
Chicago, IL 60601-1101  
5217068 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 19 2019 19:44:01 Capital One,  
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
5222614 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 19 2019 19:44:01  
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
Charlotte, NC 28272-1083  
5217073 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 19 2019 19:44:40 Captial One,  
PO Box 30285, Salt Lake City, UT 84130-0285  
5217076 +E-mail/Text: bankruptcycollections@citadelbanking.com Aug 19 2019 19:36:16  
Citadel Federal Credit Union, 520 Eagle View Blvd., Exton, PA 19341-1119  
5217080 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 19 2019 19:35:46 Comenity Bank/Kay Jewelers,  
PO Box 182125, Columbus, OH 43218-2125  
5217081 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 19 2019 19:35:46 Comenity Bank/Torrid,  
Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
5217082 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 19 2019 19:35:47  
Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
5217084 E-mail/PDF: creditonebknofications@resurgent.com Aug 19 2019 19:43:23 Credit One Bank,  
PO Box 98872, Las Vegas, NV 89193-8872  
5217085 +E-mail/Text: electronicbkydocs@nelnet.net Aug 19 2019 19:36:05 Dept of Ed / 582 / Nelnet,  
Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505  
5219532 E-mail/Text: mrdiscen@discover.com Aug 19 2019 19:35:29 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
5217089 +E-mail/Text: mrdiscen@discover.com Aug 19 2019 19:35:29 Discover Financial, PO Box 3025,  
New Albany, OH 43054-3025  
5217093 +E-mail/Text: bncnotices@becket-lee.com Aug 19 2019 19:35:32 Kohls/Capital One,  
Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120  
5218698 E-mail/PDF: resurgentbknofications@resurgent.com Aug 19 2019 19:44:07 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
5217094 +E-mail/Text: bk@lendingclub.com Aug 19 2019 19:36:15 Lending Club Corporation,  
71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985  
5217096 +E-mail/Text: unger@members1st.org Aug 19 2019 19:36:24 Members 1st, 5000 Louise drive,  
Mechanicsburg, PA 17055-4899  
5231880 +E-mail/PDF: cbp@onemainfinancial.com Aug 19 2019 19:44:34 OneMain, PO Box 3251,  
Evansville, IN 47731-3251  
5217098 E-mail/PDF: gecsed@recoverycorp.com Aug 19 2019 19:43:57 Paypal Credit, PO Box 71202,  
Charlotte, NC 28272-1202  
5217099 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 19 2019 19:36:13 Quicken Loans Inc.,  
1050 Woodward Avenue, Detroit, MI 48226-1906  
5222007 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 19 2019 19:36:13 Quicken Loans Inc.,  
635 Woodward Avenue, Detroit, MI 48226-3408  
5217100 E-mail/PDF: gecsed@recoverycorp.com Aug 19 2019 19:44:00 Synchrony/Wal-Mart,  
PO Box 965024, Orlando, FL 32896-5024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5217101 E-mail/PDF: gecsed@recoverycorp.com Aug 19 2019 19:43:57 Synchrony Networks,  
PO Box 965036, Orlando, FL 32896-5036

5217235 +E-mail/PDF: gecsed@recoverycorp.com Aug 19 2019 19:43:59 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5217102 +E-mail/PDF: gecsed@recoverycorp.com Aug 19 2019 19:44:00 Synchrony Bank/ Old Navy,  
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

5217103 +E-mail/PDF: gecsed@recoverycorp.com Aug 19 2019 19:43:19 Synchrony Bank/Amazon,  
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

5217104 +E-mail/PDF: gecsed@recoverycorp.com Aug 19 2019 19:43:59 Synchrony Bank/QVC,  
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

5217105 +E-mail/PDF: gecsed@recoverycorp.com Aug 19 2019 19:44:01 Synchrony Bank/Walmart,  
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

5223131 +E-mail/Text: electronicbkydocs@nelnet.net Aug 19 2019 19:36:05  
US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,  
Lincoln, NE 68508-1911

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5217069\* +Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

5217070\* +Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

5217071\* +Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

5217086\* +Dept of Ed / 582 / Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505

5217087\* +Dept of Ed / 582 / Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505

5217088\* +Dept of Ed / 582 / Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505

5217090\* +Discover Financial, PO Box 3025, New Albany, OH 43054-3025

5217092\* +JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369

5217095\* +Lending Club Corporation, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985

TOTALS: 0, \* 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 21, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgrou@kmlawgroup.com  
Stephen Wade Parker on behalf of Debtor 2 Staci Marie Elkins Mooneybkecf@gmail.com,  
R61895@notify.bestcase.com  
Stephen Wade Parker on behalf of Debtor 1 Silas Daniel Elkins Mooneybkecf@gmail.com,  
R61895@notify.bestcase.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Silas Daniel Elkins,

Chapter 13

**Debtor 1**

Case No. 1:19-bk-02824-HWV

Staci Marie Elkins,

**Debtor 2**

**Notice**

The hearing on confirmation of the Plan of reorganization of both Debtors is scheduled for the date indicated below.

**September 18, 2019** is the deadline for filing objections to confirmation of the Plan. Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date. The confirmation hearing scheduled below will be called even if an amended plan is filed before the hearing or a notice with a different hearing date is filed by counsel.

|   |  |
|---|--|
| United States Bankruptcy Court<br>Ronald Reagan Federal Building,<br>Bankruptcy Courtroom (3rd<br>Floor), Third & Walnut Streets,<br>Harrisburg, PA 17101 | Date: September 25, 2019<br><br>Time: 09:30 AM |
|---|--|

A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

Initial requests for a continuance of hearing (*L.B.F. 9013-3, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing telephonically shall be made in accordance with L.B.R. 9074-1(a).

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

**Address of the Bankruptcy Clerk's Office:**

U.S. Bankruptcy Court  
Ronald Reagan Federal Building  
228 Walnut St, Rm 320  
Harrisburg, PA 17101-1737  
(717) 901-2800

**For the Court:**

Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: Lyndsey Price, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: August 19, 2019

ntcnfhrg (03/18)